

In re:
Wilson Santiago, Jr.
Debtor

Case No. 19-16046-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 26, 2025

User: admin
Form ID: 206

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Wilson Santiago, Jr., 183 W. Wilt Street, Philadelphia, PA 19122-2430
14395609	+ Lendmark Financial Services, 5105 State Route 30, Suite A, Greensburg, PA 15601-3651
14395611	+ Police & Fire Federal Credit Union- Visa, 901 Arch Street, Philadelphia, PA 19107-2495
14395612	+ Wells Fargo Bank Trustee for Carrington, 1600 S. Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
14398932	+ Wells Fargo Bank, N.A., c/o Kevin G. McDonald, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14401177	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 27 2025 00:55:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14395606	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 27 2025 00:55:00	American Honda Financial, PO Box 7829, Philadelphia, PA 19101
14406174	Email/Text: BKBCNMAIL@carringtonms.com	Feb 27 2025 00:54:00	Wells Fargo Bank, N.A. et. al., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
14454018	Email/Text: megan.harper@phila.gov	Feb 27 2025 00:55:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14416073	+ Email/PDF: ebn_ais@aisinfo.com	Feb 27 2025 02:54:31	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14395607	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 27 2025 00:55:00	Internal Revenue Service, United States Department of the Treasury, Philadelphia, PA 19255-1498
14395608	^ MEBN	Feb 27 2025 00:26:16	KML Law Group, P.C., BNY Mellon Independence Center, 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
14435315	Email/Text: bk@lendmarkfinancial.com	Feb 27 2025 00:54:00	Lendmark Financial Services , LLC, 2118 Usher Street NW, Covington, GA 30014
14395610	+ Email/Text: bankruptcy1@pffcu.org	Feb 27 2025 00:55:00	Police & Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495
14428895	+ Email/Text: bankruptcy1@pffcu.org	Feb 27 2025 00:55:00	Police and Fire Federal Credit Union, 3333 Street Road, Bensalem, PA 19020-2022
14398209	^ MEBN	Feb 27 2025 00:26:16	Wells Fargo Bank, N.A., as Trustee for Carrington, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 11

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
AKEEM J. PARSONS	on behalf of Debtor Wilson Santiago Jr. aparsons@spearwildermandman.com, aparsons@spearwildermandman.com
DENISE ELIZABETH CARLON	on behalf of Creditor Wells Fargo Bank N.A., as Trustee for Carrington Mortgage Loan Trust, Et Al... bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor Wells Fargo Bank N.A., as Trustee for Carrington Mortgage Loan Trust, Et Al... bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Wilson Santiago, Jr.

Case No: 19-16046-amc

Debtor(s)

***NOTICE OF CHAPTER 13 CASE CLOSED
WITHOUT DISCHARGE***

All creditors and parties in interest are notified that the above-captioned case has been closed without entry of discharge for the reason(s) indicated below.

☒ Debtor did not file certification of completion of instructional course concerning personal financial management.

☒ Debtor has not certified that all domestic support obligations due have been paid.

☐ Debtor has a prior discharge and is not eligible for a discharge in this case.

Dated: 2/26/25

For The Court

Timothy B. McGrath
Clerk of Court